

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re application of: | § | |
| Brown et al. | § | |
| Serial No.: Divisional of 09/471,879 | § | Group Art Unit: N/A |
| Filed: Herewith | § | Examiner: N/A |
| For: METHOD AND SYSTEM FOR OFFERING A | § | |
| LOAN THROUGH A COMPUTING SYSTEM | § | |

INFORMATION DISCLOSURE STATEMENT

Mail Stop PATENT APPLICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450


Sir:

Pursuant to the provisions of 37 C.F.R. § 1.97, Applicant hereby makes of record the references set forth in the attached modified form PTO-1449. No inference should be made that the cited references are in fact material, are in fact prior art, or that no better art exists. The cited patents are listed in numerical order and not in any order based on their pertinence.

Pursuant to 37 C.F.R. § 1.98(d), no copies of the cited references are enclosed since the references were provided and/or cited in the parent application, U.S. Serial No. 09/471,879.

It is requested that the Examiner fully consider the cited references and that they be cited on the front of any patent issuing from this application. An early action on the merits is respectfully requested.

Respectfully submitted,

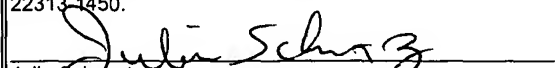

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EXPRESS MAIL NO.: EV 353464848US

DATE OF DEPOSIT: 08/25/2003

This paper and fee are being deposited with the U.S. Postal Service Express Mail Post Office to Addressee service under 37 CFS §1.10 on the date indicated above and in an envelope addressed to the Commissioner for Patents, Mail Stop Patent Application, P.O. Box 1450, Alexandria, VA 22313-1450.


Julie Schwartz

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|--|---|---|---|------------------------|--------------------------|
| In place of PTO-1449 Form | | U. S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | Complete if Known | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | | | Application Number | Divisional of 09/471,879 |
| | | | | Filing Date | Herewith |
| | | | | Applicant(s) | Brown et al. |
| | | | | Art Unit | 3627 |
| | | | | Examiner Name | Chilcot, Richard E. |
| SHEET | 1 | OF | 1 | Attorney Docket Number | 27347.13 |

| U. S. PATENT DOCUMENTS | | | | |
|------------------------|-------------|-----------------|--------------------------------|---|
| Examiner's Initials | Cite No. | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document |
| | AA | 5,794,207 | 08/1997 | Walker et al. |
| | AB | 5,940,812 | 09/1996 | Tengel et al. |
| | AC | 6,385,594 | 05/07/2002 | Lebda et al. |
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| FOREIGN PATENT DOCUMENTS | | | | | |
|--------------------------|-------------|---|--------------------------------|--|--------------------|
| Examiner's Initials | Cite No. | Foreign Patent Document <small>(Country Code - Number - Kind)</small> | Publication Date MM-DD-YYYY | Patentee or Applicant of Cited Document | Translation Y/N |
| | AD | WO 02/31727 | 04/18/2002 | CreditMinders, Inc. | |
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| OTHER PRIOR ART | | |
|------------------------|-------------|---|
| Examiner's Initials | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article, title of the item, date, page(s), volume- issue number(s), publisher, city/country where published. |
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|-----------------------|--|--------------------|--|
| Examiner Signature | | Date Considered | |
|-----------------------|--|--------------------|--|

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.